



Order Filed on July 8, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Freedom Mortgage Corporation

In Re:

Janet L. Johnson, Octavius J. Johnson

Debtors.

Case No.: 18-35288 ABA

Adv. No.:

Hearing Date: 6/22/2021 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: July 8, 2021

A handwritten signature in black ink, appearing to read "ABJ", is written over a horizontal line.

Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Janet L. Johnson, Octavius J. Johnson

Case No: 18-35288 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Freedom Mortgage Corporation, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 1513 Fairton Road, Millville, NJ 08332, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 23, 2021 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2021 through June 2021 for a total post-petition default of \$7,430.84 (4 @ \$2,068.27, less suspense \$842.24); and

It is **ORDERED, ADJUDGED and DECREED** that the Debtor is to make an immediate payment of \$3,000.00 no late than June 30, 2021; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,430.84 will be paid by Debtor remitting \$1,476.95 for three months, due on July 20th, August 20th and September 20th until arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor's servicer, Freedom Mortgage, 10500 Fishers, IN 46037 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** If Debtor is more than 30 days behind on any of the cure or regular payments, Secured Creditor can obtain relief upon the filing of a certification. Debtor will not be entitled to the 14-day period to respond to said certification. Stay relief will be granted immediately upon the filing of a certification of default in accordance with the terms of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.